

A VOLUNTARY PRESCRIPTION DRUG BENEFIT: A STEP IN THE RIGHT DIRECTION

THE NEW PRESCRIPTION DRUG BENEFIT WILL BE VOLUNTARY

- The new benefit will be voluntary. If you do not feel that it will benefit you, you do not have to enroll.

YOU WILL BE ABLE TO STAY IN TRADITIONAL MEDICARE

- Just like today, you will have the choice to stay in traditional Medicare.
- If you choose to stay in traditional Medicare, you will be able to enroll in a new prescription drug plan as well.

ALL SENIORS ARE ELIGIBLE TO PARTICIPATE

- The new drug benefit will be available to all seniors, including middle-income seniors who are not currently eligible for the Nemours Program or the Delaware Prescription Assistance Program.

STANDARD BENEFIT

- \$35 monthly premium
- \$250 deductible
- The beneficiary pays 25 percent of prescription costs between \$251 and \$2,250
- The beneficiary pays 100 percent of annual prescription costs between \$2,251 and \$5,100
- Catastrophic protection: Once total drug spending reaches \$5100, the beneficiary pays a small copayment per prescription (either 5 percent or \$2 for generics/ \$5 for brand drugs, whichever is greater)

LOW-INCOME BENEFITS

For individuals with less than \$13,470 in income and \$10,000 in countable assets and for couples with less than \$18,180 in income and \$20,000 in countable assets**

- \$0 to \$35 monthly premium (sliding scale based on income)
- \$50 deductible

- Beneficiary pays a 15 percent copayment per prescription until total drug spending reaches \$5,1000
- Catastrophic protection: Once total spending reaches \$5100, the beneficiary pays a 5 percent copayment per prescription or \$2 for generics /\$5 for brand drugs, whichever is higher
- Continuous coverage, i.e. no coverage gap

For individuals with less than \$12,123 in income and \$6,000 in countable assets and for couples with less than \$16,363 in income and \$9,000 in countable assets**

- No monthly premium
- No deductible
- The beneficiary pays a copayment per prescription of \$2 for generics and \$5 for brand drugs until total drug spending reaches \$5100
- Catastrophic protection: Once total spending reaches \$5100, Medicare pays all prescription drug costs
- Continuous coverage, i.e. no coverage gap

For individuals with less than \$8,980 in income and for couples with less than \$12,120 in income

- No monthly premium
- No deductible
- The beneficiary pays a copayment per prescription of \$1 for generics; \$3 for brand drugs until total drug spending reaches \$5100
- Catastrophic protection: Once total spending reaches \$5100, Medicare pays all prescription costs
- Continuous coverage, i.e. no coverage gap

* Countable assets do not include primary residences or automobiles used for transportation, among other things.